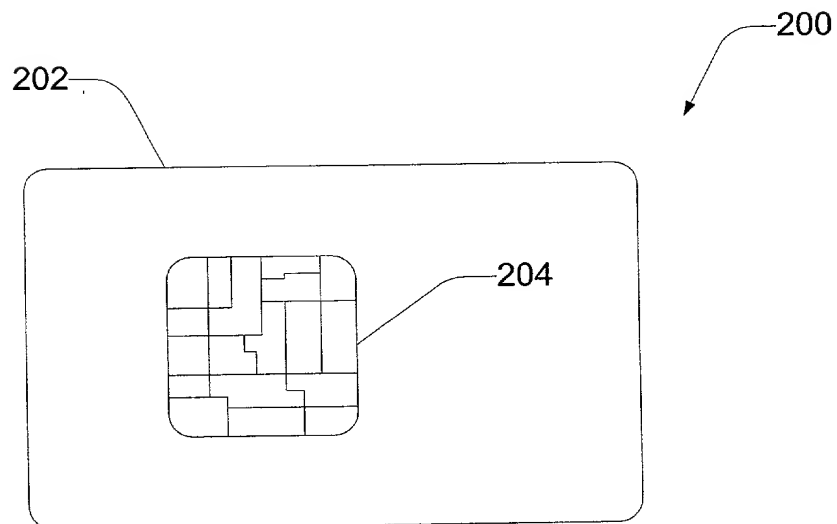


*Fig. 1*



*Fig. 2*

PRIMARY LANGUAGE IDENTIFIER <u>302</u>	SECONDARY LANGUAGE IDENTIFIER <u>304</u>	PERSONAL DATA <u>306</u>
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MEMORY RECORD  
300

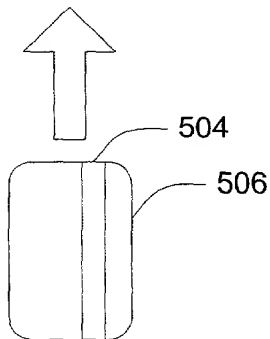
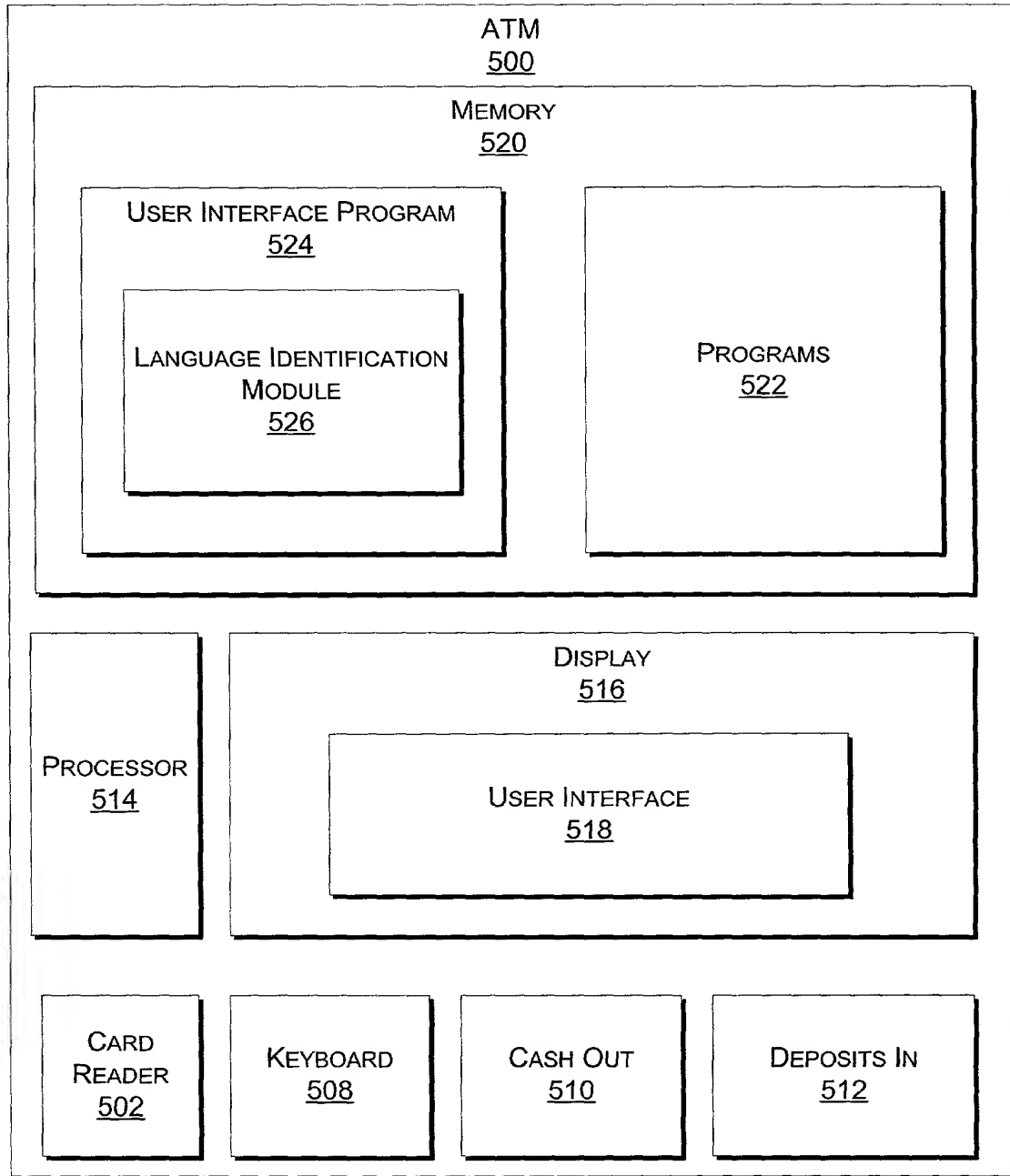
*Fig. 3*

LANGUAGE IDENTIFIER <u>402</u>	PIN <u>404</u>	PERSONAL DATA <u>406</u>	BANK DATA <u>408</u>	ACCOUNT DATA <u>410</u>
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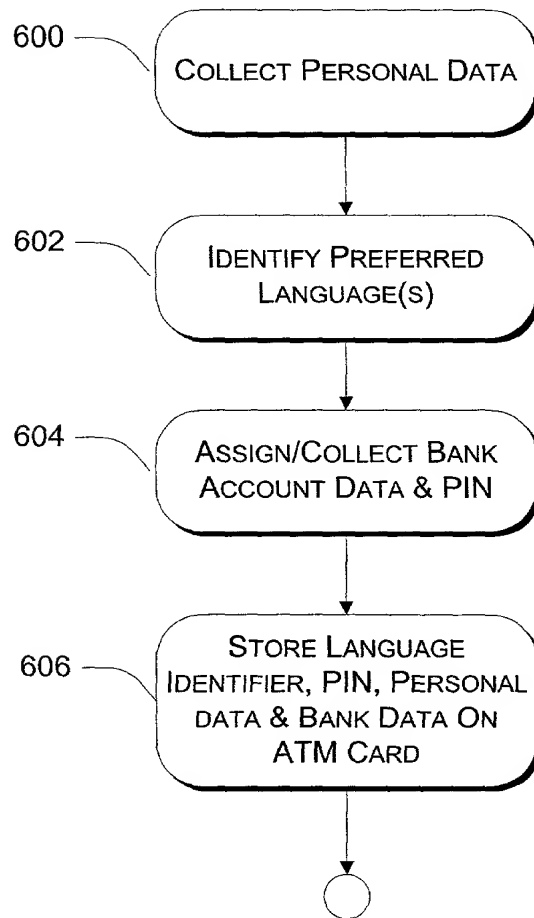
MEMORY RECORD  
400

*Fig. 4*

1002360" 98259660



*Fig. 5*



*Fig. 6*

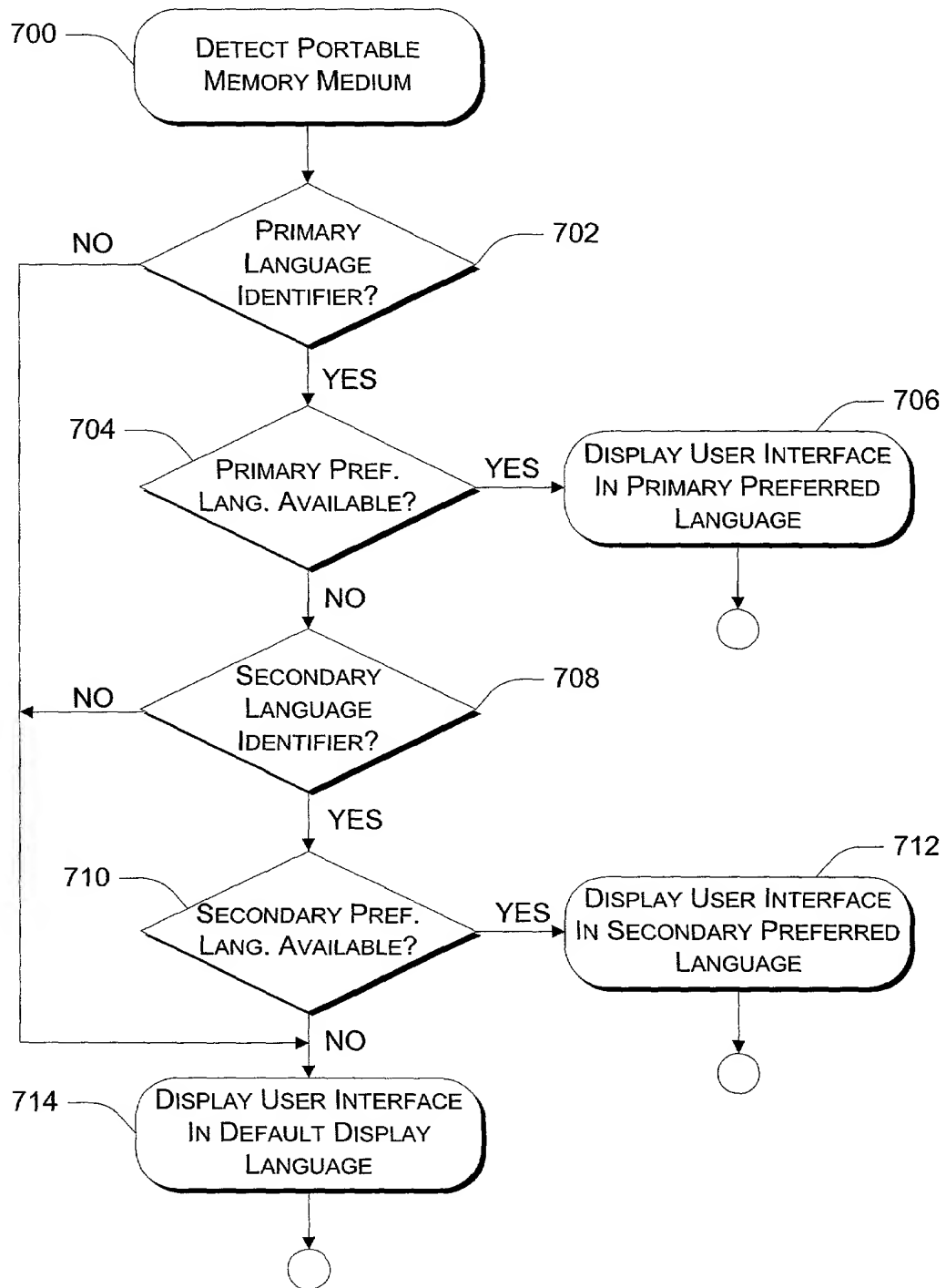


Fig. 7